

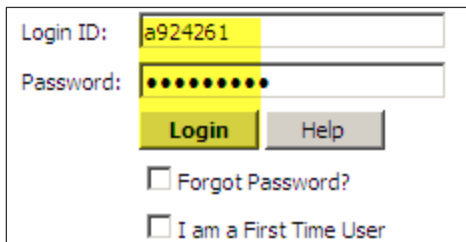
# Online Banking Service

## CONSUMER QUICK REFERENCE GUIDE

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### SIMPLE STEPS FOR USING ONLINE BANKING

1. **Login:** Visit [www.cnlbank.com](http://www.cnlbank.com) to enter your Login ID and Password to log into Online Banking.

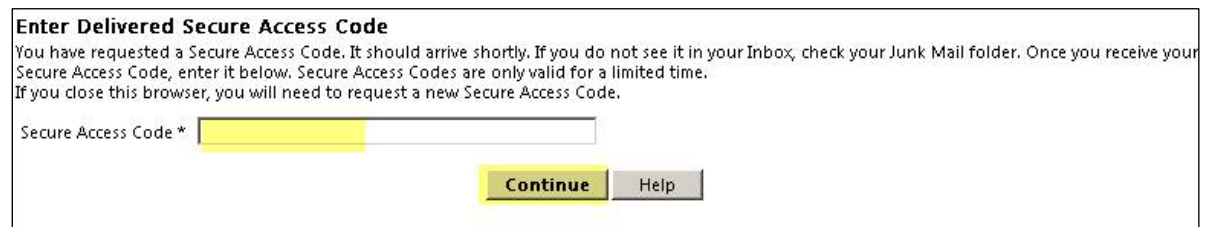


Login ID: a924261  
Password: ●●●●●●●●  
   
 Forgot Password?  
 I am a First Time User

#### **First Time Users:**

First time users will enter their Login ID, leave the password field blank, select “I am a First Time User” and click “Login.” A screen will display asking you to select a method to receive your secure access code. Select either email or a phone number and within a few seconds, you will receive the secure access code. Enter this number in the “Secure Access Code” field, and click “Continue.” You will now be prompted to create a new password. Type in the new password, confirm the password, and click “Submit Password Change.” You have completed the first stage of the sign on process and the password you created is now your permanent password.

**NEW FEATURE – Secure Access Code:** a temporary code delivered via a secure email address or phone number that allows you to login to Online Banking the first time, register your computer, or login if you forget your password.



**Enter Delivered Secure Access Code**  
You have requested a Secure Access Code. It should arrive shortly. If you do not see it in your Inbox, check your Junk Mail folder. Once you receive your Secure Access Code, enter it below. Secure Access Codes are only valid for a limited time. If you close this browser, you will need to request a new Secure Access Code.

Secure Access Code \*

#### **Enhanced Security Feature:**

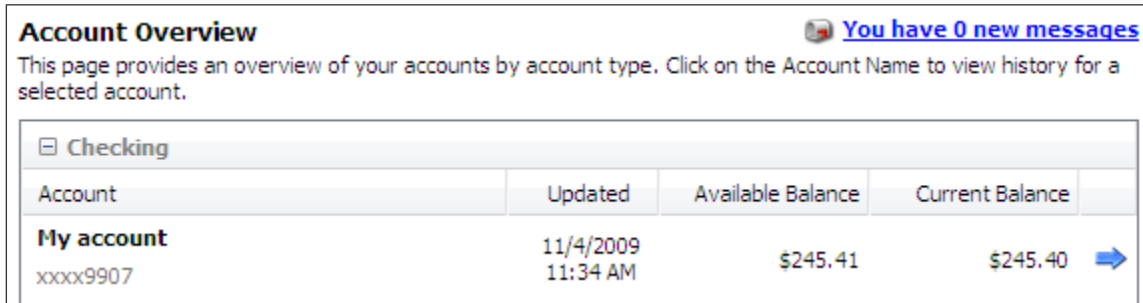
The second time you login, you will be prompted to request another Secure Access code. This additional security feature places a secure access token on the computer to enable device recognition and authentication of the computer. You will not need to request another secure access code unless you sign in from a different computer or browser or if the secure access token placed on the computer is deleted.

#### **Forgotten Password:**

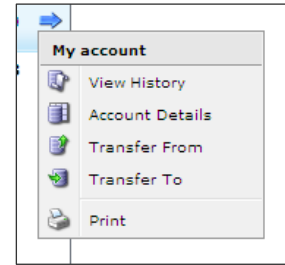
If you forget your password, enter your Login ID, leave the password field blank, select “Forgot Password?” and click “Login.” You will be prompted to receive a Secure Access Code to gain access to Online Banking. Once you are logged in, you will be prompted to reset your password.

2. **Getting Around:** Quickly navigate to other pages using the left-hand, vertical tool bar or placing your cursor over the Quick Action Link which is the blue, right arrow icons to the right of each account's current balance. Click the links along the top, blue toolbar to return to CNLBank.com, access information about office locations, or Log Out. Use the right-hand scroll bar to see more accounts than can be displayed on the page at one time. The blue message on the upper, right-hand corner indicates whether any secure messages from the Bank are available to read. Lastly, frequently asked questions and answers are available on all screens by clicking on each page's "Help" button.

3. **Accounts>Overview:** The first Online Banking screen gives a quick overview of all checking, savings and loan accounts on Online Banking and their available and current balance.

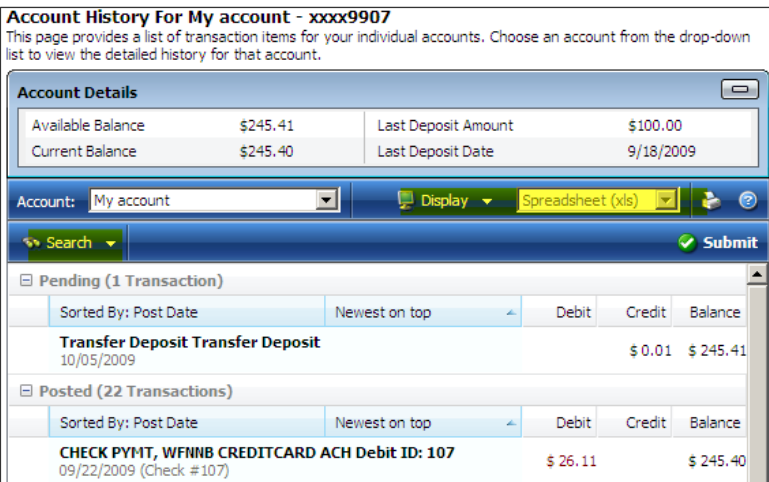


**NEW FEATURE:** The Quick Action Link is a blue, right arrow icon that allows you to quickly get information or perform functions on a particular account within a few clicks. Place your cursor over the icon to choose action items such as View History, Account Details, or Transfer to or from.



4. **Accounts>History:** Choose an account in the drop down menu to display transaction history or export transactions in Excel, CSV, Quicken, or QuickBooks format, and click "Submit." Either one year or 3,000 transactions are available per account in history.

If you have selected to export transactions to Quicken or QuickBooks and have the version of either of these programs greater than 2009, it will automatically import the history into Quicken or QuickBooks for you.



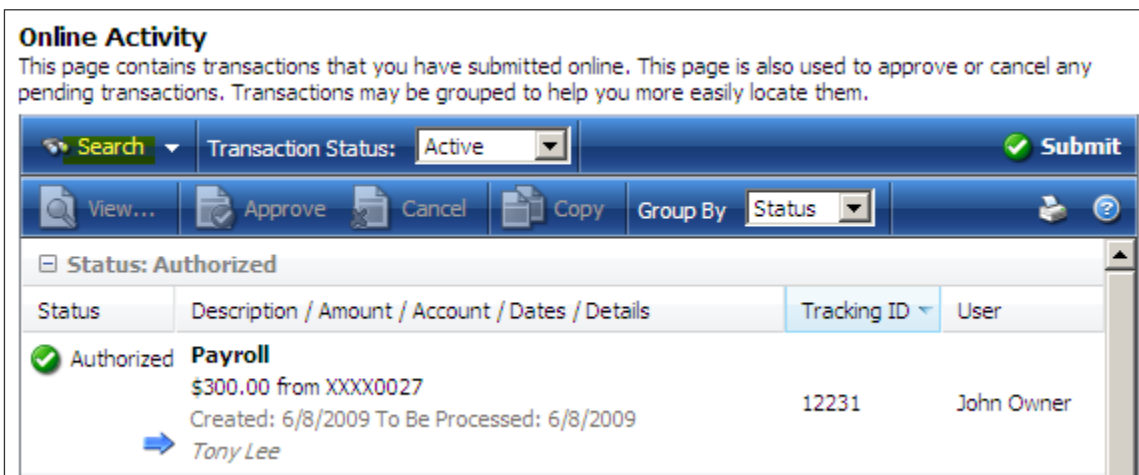
**Search for a Transaction:**

The "Search" drop down menu allows you to quickly search for certain types of transactions, such as specific checks or ranges of checks, dates, amounts, or a free form description field (i.e., a company that debits you). Click the green "Submit" button after choosing your search criteria. You can display or export your search results.

**View or Print Images:**

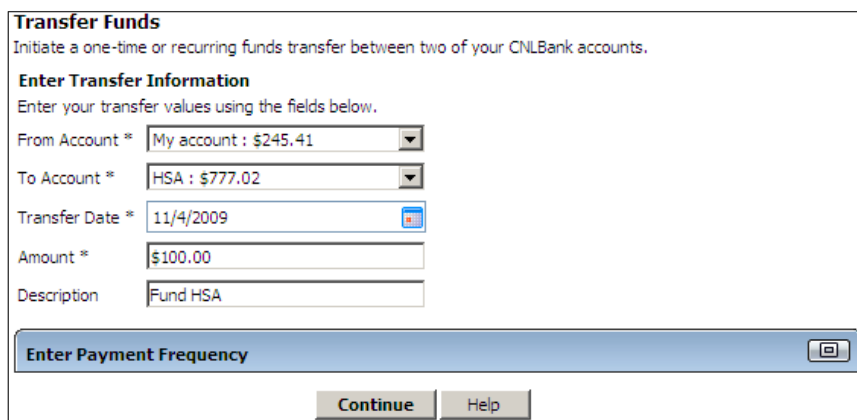
Images of checks that have been paid or deposit slips and checks that have been deposited can be viewed by clicking on the magnifying glass and note and clock icons to the left of the transaction. The images can be viewed, printed, or saved. *Note: Right click or click the Control and P key if your browser does not have a print icon.*

5. **Accounts>Online Activity:** This report shows all transactions excluding Bill Pay created on Online Banking, such as transfers, change of address requests and stop payment requests as well as their status of approved, drafted or processed. Drafted transactions are those that have been created but are waiting for approval before being executed. Click the Quick Action Link (blue arrow icon) for more information such as who drafted and/or approved a transaction or to approve or cancel a transaction that has not yet been processed. *Note: The Online Banking system is real-time so all transfers happen immediately. You can only cancel transfers scheduled for future dates and recurring transfers.*

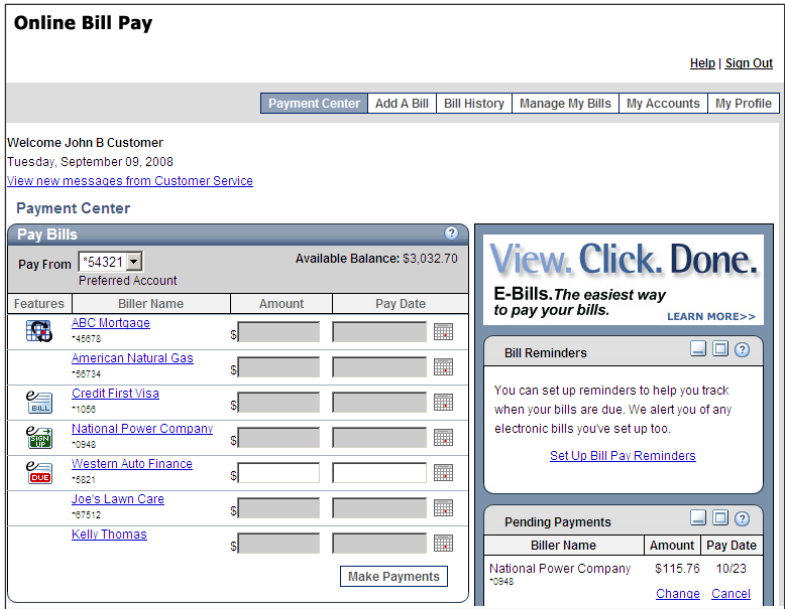


6. **NEW FEATURE – Accounts>Statements:** Choose account, year, and cycle to access pdf-formatted statement copies that can be printed or saved. Up to four years of statements are available online.

7. **Transactions>Transfer Funds:** Transfer funds between your CNLBank accounts on Online Banking. Select accounts on the drop down menus for “From Account” and “To Account.” Transfers can be processed immediately or set up to recur weekly, monthly, or other frequencies by clicking the square icon to the right of “Enter Payment Frequency.” Complete the description field to have this description appear on Online Banking and the bank statement. After clicking “Continue” and “Ok,” select “Approve” to process the transfer.




**8. Transactions>Bill Pay:** Click here to access CheckFree’s Bill Pay Service to view electronic bills from available billers, see when payments are due, view past payments, and schedule new payments. Under Features, click on the icon for “e–Sign Up” to sign up for electronic billing and “e–Due” to make payments. If you use this service, allow at least three business days for your bill payment to be processed once you’ve submitted the payment. CheckFree can choose several methods in submitting the payment to the payee including a mailed, physical check or an electronic ACH transaction.



**9. Transactions>Recurring:** This option gives you the ability to view recurring transfers that you have set up, approve a drafted recurring transfer, and cancel an existing recurring transfer.

**10. Services>Messages:** Read or send secure messages to or from the Bank. To create a new message, click the drop down menu and select “Create a new message” and click “Submit.” A box will pop-up that simulates an email. Type your message in the blank box, attach a document if you wish, and click “Send” to submit the message to the bank. Once the Bank replies to your message, you will see the following on the overview screen the next time you login:

 [You have 1 new message](#)

Retrieve messages by clicking the “You have 1 new message” link from the Overview screen or by clicking “Messages” under the Services tab.

**11. NEW FEATURE – Services>Address Change:** Complete an online request to change the address associated with your accounts. Once you select “Continue,” your address change will be submitted to the Bank for processing.

12. **Services>Stop Payment:** Make a request to stop a check for payment. Choose an account from the drop down menu, enter a reason why you want to stop the payment, and type the check number, payee if known, amount, as well as the date the check was written. Once complete, click “Continue” and then “Ok” to review the information just entered. A preview will appear titled “Submit Transaction” to give you the option to “Approve,” “Draft,” “Cancel,” or get “Help.” *Note: Drafted transactions have been created in Online Banking but are not sent to the bank for processing until they are “Approved.”*

Submit Transaction	
The details of your transaction are displayed below. Select the de bottom of this page. If you are unsure of your options, select HE	
Approve            Draft            Cancel            Help	
<b>Tracking Number</b>	10087
<b>Drafted By:</b>	Stuart Douglas
<b>Create Date:</b>	11/4/2009 12:01:09 PM
<b>Status:</b>	Drafted
<b>Process Date:</b>	11/4/2009
<b>Account Number:</b>	xxxx9907
<b>Amount:</b>	\$100.00
<b>Comments/Reason:</b>	Lost
<b>Check Number:</b>	101
<b>Check Date:</b>	11/4/2009
<b>Payee:</b>	sam smith

To place an ACH Stop Payment, contact your local CNLBank office.

13. **Services>Check Reorder:** Click here to be directed to Deluxe.com to reorder checks.

14. **NEW FEATURE – Preferences>Accounts:** Users can customize how their accounts are presented by changing display names and order of accounts throughout Online Banking. You can also change the default number of transactions that appear online. *Note: Changing the display name does not change the legal name of the account on the bank’s systems.*

Display Name
10 South Checking
11 South MM
20 Downtown Checking
21 Downtown MM

**Best Practice:**

Click on the headings such as Order, Account, Description, or Display name to show an up or down arrow. Click the arrow to automatically sort numerically or alphabetically. Complete the Order Field with the numbers of the order you want and click “Submit Changes.” For many accounts, use a number or alpha character in the Display Name to automatically sort accounts in the order you wish (i.e., use a number before each Display Name such as 10 South Checking, 20 Downtown Checking, etc.).

15. **NEW FEATURE – Preferences>Alerts:** Set up email alerts for various types of events such as an account reaching a high or low balance threshold, the last deposit, or year-to-date interest. You have the option to be notified of the alert either by email, phone, or using the secure messaging. *Note: If you do not receive the expected Alert email, check your junk email box.*

Add Account Alert	
Complete the information below to create a new account-based alert.	
<b>Alert Criteria</b> Choose the criteria that will trigger this alert.	<b>Notification Frequency</b> Choose how often you wish to be notified.
Account * <input type="text" value="xxxx5556"/>	<input checked="" type="radio"/> Notify me on every occurrence
Field * <input type="text" value="Available Balance"/>	<input type="radio"/> Notify me only on the first occurrence
Trigger <input type="text" value="Less than amount"/>	<b>Notification Preferences</b> Choose how you wish to be notified.
Amount * <input type="text" value="\$200.00"/>	Type * <input type="text" value="Send me an e-mail"/>
<b>Current Value: \$1.02</b>	E-Mail * <input type="text" value="ssmith@yahoo.com"/>
<input checked="" type="checkbox"/> Enable this Alert	<input type="button" value="OK"/> <input type="button" value="Cancel"/> <input type="button" value="Help"/>

**16. Preferences> Security:** This option allows you to change your password or Login ID by clicking on the appropriate tab, entering the new information and clicking “Submit.”

You can also set up a Phishing phrase to appear on the Login Page before you login to Online Banking. This phrase is unique to you and will help you determine that you have reached the authentic web address for Online Banking and not a fraudulent site. To add a Phishing Phrase, click the Phishing Phrase tab, key the phrase you want in the field, and click “Submit My Phrase.” Next time you login, you will see your Phishing Phrase and will need to click on it before you can login.

After you have registered your browser, you can also change or add contact email addresses and phone numbers for delivery of Secure Access codes when you click “Forgot Password?” or login using a computer that you have not registered.

**17. Preferences>User:** Customers will be able to update their Online Banking profile or contact information here.

**18. Preferences>Bill Pay Accounts:** Customers will be able to add accounts on Online Banking to Bill Pay through this tab.

**19. Log Out:** Click the “Log out” button in the top, right corner of the screen to safely log out of Online Banking.

If you have any questions, please contact your local CNLBank office.